Case 22-70242-JAD Doc 42 Filed 09/10/22 Entered 09/11/22 00:24:58 Desc Imaged Certificate of Notice Page 1 of 6

Information to id	lentify the case:	_		
Debtor 1:	Terry M. Zernick	Social Security number or ITIN:	xxx-xx-7008	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Joshua P. Zernick	Social Security number or ITIN:	xxx-xx-9355	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter:	7	7/15/22
Cooo numbor:	22_70242IAD	Date case converted to chapter:	13	8/29/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Terry M. Zernick	Joshua P. Zernick
2.	All other names used in the last 8 years		
3.	Address	503 Madera Avenue Northern Cambria, PA 15714	503 Madera Avenue Northern Cambria, PA 15714
4.	Debtor's attorney Name and address	Timothy J. Sloan 171 Lovell Avenue Suite 202 Ebensburg, PA 15931–4348	Contact phone 814-471-6771 Email: sloanlawpc@gmail.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 9/8/22

For more information, see page 2

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Debtor Terry M. Zernick and Joshua P. Zernick

Official Form 309I

Case number 22-70242-JAD

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.		Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/6/22	
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/7/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/11/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 10/7/22 at 11:00 AM, Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicentested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trus determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	clerk's office and served on the debtor, oblater than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts beld according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may However, unless the court orders otherwise, the debts will not be discharged under made. A discharge means that creditors may never try to collect the debt from as provided in the plan. If you want to have a particular debt excepted from disc 523(a)(2) or (4), you must file a compaint and pay the filing fee in the bankruptor you believe that the debtors are not entitled to a discharge of any of their debts must file a motion by the deadline.		ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-70242-JAD
Terry M. Zernick Chapter 13

Joshua P. Zernick Debtors

CERTIFICATE OF NOTICE

District/off: 0315-7 User: auto Page 1 of 4
Date Rcvd: Sep 08, 2022 Form ID: 309iPGH Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Terry M. Zernick, Joshua P. Zernick, 503 Madera Avenue, Northern Cambria, PA 15714-1623
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Lily Christina Calkins, LOGS LEGAL GROUP LLP, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
15498024	+ BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233-2017
15498031	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
15498038	Penn Credit Corp., Po Box 96703, Harrisburg, PA 17106-9703

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: sloanlawpc@gmail.com	Sep 08 2022 23:41:00	Timothy J. Sloan, 171 Lovell Avenue, Suite 202, Ebensburg, PA 15931-4348
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Sep 08 2022 23:41:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Sep 09 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 08 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 09 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 08 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Sep 08 2022 23:41:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	Email/Text: nsm_bk_notices@mrcooper.com	Sep 08 2022 23:41:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
cr	+ EDI: RECOVERYCORP.COM	Sep 09 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498022	+ Email/Text: bncnotifications@pheaa.org	Sep 08 2022 23:41:00	AES/Pennsylvania Higher Education Assist, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15498023	+ EDI: TSYS2	Sep 09 2022 03:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15511348	+ Email/Text: enotifications@santanderconsumerusa.com		

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User: auto

District/off: 0315-7

Form ID: 309iPGH Total Noticed: 45 Date Rcvd: Sep 08, 2022 CHRYSLER CAPITAL, P.O. BOX 961275, Sep 08 2022 23:41:00 FORT WORTH, TX 76161-0275 15498025 + EDI: CAPITALONE.COM Sep 09 2022 03:43:00 Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 15510651 Email/Text: bankruptcy@cavps.com Sep 08 2022 23:41:00 Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405 + EDI: WFNNB.COM 15498026 Sep 09 2022 03:43:00 Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789 15498027 EDI: CITICORP.COM Sep 09 2022 03:43:00 Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 15498028 + EDI: CITICORP.COM Citibank/The Home Depot, Citicorp Credit Sep 09 2022 03:43:00 Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 15498029 + Email/Text: electronicbkydocs@nelnet.net Sep 08 2022 23:41:00 Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505 + EDI: DISCOVER.COM 15512781 Sep 09 2022 03:43:00 Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 15498030 Email/Text: collecadminbankruptcy@fnni.com Fnb Omaha, Attn: Bankruptcy, Po Box 3128, Sep 08 2022 23:41:00 Omaha, NE 68103 15498032 EDI: JEFFERSONCAP.COM Sep 09 2022 03:43:00 Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303 15498033 + Email/Text: processing@keybridgemed.com Sep 08 2022 23:41:00 KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167 15498034 Email/Text: PBNCNotifications@peritusservices.com Sep 08 2022 23:41:00 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 15498035 + Email/Text: Mercury@ebn.phinsolutions.com Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Sep 08 2022 23:41:00 Columbus, GA 31908-4064 15498036 Email/Text: bankruptcydpt@mcmcg.com Sep 08 2022 23:41:00 Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007 15498037 + Email/Text: nsm_bk_notices@mrcooper.com Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Sep 08 2022 23:41:00 Box 619098, Dallas, TX 75261-9098 EDI: RECOVERYCORP.COM 15498425 Orion, c/o of PRA Receivables Management, LLC, Sep 09 2022 03:43:00 PO Box 41021, Norfolk, VA 23541-1021 15498039 Email/Text: info@phoenixfinancialsvcs.com Sep 08 2022 23:41:00 Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236 15512522 Email/PDF: resurgentbknotifications@resurgent.com Sep 08 2022 23:42:23 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 15498040 Email/Text: enotifications@santanderconsumerusa.com Sep 08 2022 23:41:00 Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 15498041 + EDI: RMSC.COM Sep 09 2022 03:43:00 Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15498042 + EDI: RMSC.COM Syncb/google, Attn: Bankruptcy, Po Box 965060, Sep 09 2022 03:43:00 Orlando, FL 32896-5060 15498044 + EDI: RMSC.COM Sep 09 2022 03:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15498045 EDI: RMSC.COM Sep 09 2022 03:43:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15498046 EDI: RMSC.COM Synchrony Bank/Lowes, Attn: Bankruptcy, Po Sep 09 2022 03:43:00 Box 965060, Orlando, FL 32896-5060

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District/off: 0315-7 User: auto Page 3 of 4 Form ID: 309iPGH Total Noticed: 45 Date Rcvd: Sep 08, 2022 15498047 + EDI: RMSC.COM Sep 09 2022 03:43:00 Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060 15498048 + EDI: RMSC.COM Sep 09 2022 03:43:00 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15498049 + EDI: RMSC.COM Sep 09 2022 03:43:00 Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15498050 EDI: WTRRNBANK.COM Sep 09 2022 03:43:00 Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 15498051 Email/Text: bankruptcydepartment@tsico.com Sep 08 2022 23:41:00 Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630 15498052 Email/Text: bknotice@upgrade.com Sep 08 2022 23:41:00 Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address Syncb/walmart

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmllawgroup.com

Lily Christina Calkins

 $on \ behalf \ of \ Creditor \ Nationstar \ Mortgage \ LLC \ logsecf@logs.com \ lilychristinacalkins@gmail.com$

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,

PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Timothy J. Sloan

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Date Rcvd: Sep 08, 2022 Form ID: 309iPGH Total Noticed: 45

 $on \ behalf \ of \ Joint \ Debtor \ Joshua \ P. \ Zernick \ sloan lawpc @gmail.com \ notices @upright law.com; sloan try 2635 @notify.best case.com \ notices when the property of the prope$

Timothy J. Sloan

on behalf of Debtor Terry M. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

TOTAL: 7